

Name: _____ Date: _____

Insurance Vocabulary 16-30

1. pays for the damage to another person's property. Pays nothing toward your own losses
 2. protects your own car against damage from accidents
 3. covers damage other than collision
 4. provides additional insurance coverage when you are involved in an accident with an uninsured/underinsured driver
 5. is a flat rate you will pay for a specific service
 6. protects you in case of illness or injury
 7. (Consolidated Omnibus Budget Reconciliation Act) Allows you to continue your health insurance for a limited time with your employer after your leave employment
 8. The Health Insurance Portability & Accountability Act requires that all patients be able to: access their own medical records, correct errors or omissions, and be informed how personal information is shared or used. Also, it limits the pre-existing conditions that group health plans may exclude
 9. If a health care plan covers children, they generally can be added to or kept on a parent's health insurance policy until they turn 26 years old
 10. protects your income if you cannot work due to illness or injury
 11. Hospital Insurance is hospital insurance for people 65+ and/or for people with certain disabilities
 12. Supplementary Medical Insurance is non-hospital insurance for people 65+ and/or for people with certain disabilities. It covers doctors' visits, ambulances, etc
 13. Prescription Drug Coverage is a voluntary program for paying for your prescription drugs. If you earn more, you pay more
 14. social welfare or protection program is for people with low incomes and limited resources and for people unable to afford private health insurance or medical care
- A. Medicare—Part D
 - B. Collision car insurance
 - C. Co-pay
 - D. Uninsured/underinsured
 - E. Auto insurance
 - F. HIPPA
 - G. Liability auto insurance
 - H. Health insurance
 - I. Comprehensive car insurance
 - J. COBRA
 - K. Medicare—Part A
 - L. Affordable Care Act
 - M. Medicare—Part B
 - N. Medicaid

15. protects you and other drivers against accidents that result in damage and injury. Can also protect you in the event of: • Theft • Vandalism • Natural disasters

O. Disability insurance